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1 WHAT IS CLAIMED IS

2 1. A payment method in transaction to build up a payment mechanism
3 among a customer, a merchant, a transaction identification center and a
4 financial organization by means of a mobile communication device, the method
5 comprising the steps of:

6 customer providing a customer code issued by the transaction
7 identification center to the merchant for undergoing a transaction by the mobile
8 communication device;

9 merchant presenting an invoicing request to the transaction identification
10 center by means of the mobile communication device and inputting a merchant
11 code issued by the transaction identification center, the customer code and
12 consumed money to the transaction identification center;

13 transaction identification center presenting a payment request to the
14 customer with the merchant name and the consumed money for consent;

15 the customer inputting the transaction code to show the consent of this
16 transaction or pressing a predetermined button for cancellation; and

17 the transaction identification center confirming the input transaction code
18 and generating an authorization code to the merchant to show the recognition
19 of this transaction.

20 2. The method as claimed in claim 1, wherein the mobile communication
21 device for the customer is a mobile phone and the communication between the
22 transaction identification center and the customer is performed by a voice mail
23 system.

24 3. The method as claimed in claim 1, wherein the mobile communication

1 device for the customer is a personal digital assistance.

2 4. The method as claimed in claim 1, wherein the mobile communication
3 device for the merchant is a telephone.

4 5. The method as claimed in claim 1, wherein the mobile communication
5 device for the merchant is a mobile phone.

6 6. The method as claimed in claim 1, wherein the mobile communication
7 device for the merchant is a computer capable of connecting with the internet.

8 7. The method as claimed in claim 1, wherein the merchant is a real
9 merchant.

10 8. A payment method in transaction to build up a payment mechanism
11 among a customer, a merchant and an transaction identification center by
12 means of a mobile communication device, the method comprising the steps of:
13 customer providing a customer code issued by the transaction
14 identification center to the merchant for undergoing a transaction by the mobile
15 communication device;

16 merchant presenting an invoicing request to the transaction identification
17 center by means of the mobile communication device and inputting a merchant
18 code issued by the transaction identification center, the customer code and
19 consumed money to the transaction identification center;

20 transaction identification center presenting a payment request to the
21 customer with the merchant name and the consumed money for consent;

22 the customer inputting the transaction code to show the consent of this
23 transaction or pressing a predetermined button for cancellation;

24 the transaction identification center confirming the input transaction code

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1 and generating an authorization code to the merchant to show the recognition
2 of this transaction; and

3 recording the transaction information in a financial organization for
4 sending this information regularly to the customer.

5 9. The method as claimed in claim 8, wherein the mobile communication
6 device for the customer is a mobile phone and the communication between the
7 transaction identification center and the customer is performed by a voice mail
8 system.

9 10. The method as claimed in claim 8, wherein the mobile
10 communication device for the customer is a personal digital assistance.

11 11. The method as claimed in claim 8, wherein the mobile
12 communication device for the merchant is a telephone.

13 12. The method as claimed in claim 8, wherein the mobile
14 communication device for the merchant is a mobile phone.

15 13. The method as claimed in claim 8, wherein the mobile
16 communication device for the merchant is a computer capable of connecting
17 with the INTERNET.

18 14. The method as claimed in claim 4, wherein the merchant is a real
19 merchant.